

Information to identify the case:

Debtor 1	<u>Christian A. Sapp</u>	Social Security number or ITIN	xxx-xx-8399
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Susan Bowman-Sapp</u>	Social Security number or ITIN	xxx-xx-1740
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-25958-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christian A. Sapp
dba Identity & Card Data Solutions LLC

Susan Bowman-Sapp

11/16/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Christian A. Sapp
 Susan Bowman-Sapp
 Debtors

Case No. 18-25958-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 63

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db
 jdb
 517693453 +Christian A. Sapp, 632 Patriots Way, Lakewood, NJ 08701-7421
 517693457 +Susan Bowman-Sapp, 53 Streeker Road, Wrightstown, NJ 08562-2202
 517693458 A-1 Collection Service, 2297 Highway 22 #906, Hamilton, NJ 08690
 517693454 +ARS Account Resolutions, 1643 NW 136th Avenue, Sunrise, FL 33323-2857
 517693456 +AT&T C/O Bankruptcy, 1801 Valley View Lane, Dallas, TX 75234-8906
 517693455 +AdvoCare, P.O. Box 3001 D47, Voorhees, NJ 08043-0598
 517693459 +Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
 517693470 +Berks Credit Collection, P.O. Box 1259, Oaks, PA 19456-1259
 517693471 +CHOP, P.O. Box 8500, Philadelphia, PA 19178-8500
 517693469 +CHOP, ONA MSY01, P.O. Box 1022, Wixom, MI 48393-1022
 517693460 +Capital Health, One Captial Way, Pennington, NJ 08534-2520
 517693461 +Capital Health Advanced, P.O. Box 3246, Indianapolis, IN 46206-3246
 517693462 +Capital Health Medical Group, 750 Brunswick Avenue, Trenton, NJ 08638-4143
 517693464 +Cardiology Assoc. of Ocean County, 425 Jack Martin Boulevard, Brick, NJ 08724-7732
 517693466 +CentraState Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
 517693465 +Central Jersey Emergency, P.O. Box 808, Grand Rapids, MI 49518-0808
 517693468 +Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
 517693471 +Columbus Oruon, 825 Tech Center Drive, Columbus, OH 43230-6653
 517693472 +Commercial Acceptance, 2300 Gettysburg Road, Camp Hill, PA 17011-7303
 517693476 +EMA, P.O. Box 5333, Parsippany, NJ 07054-6333
 517693475 +EMA, P.O. Box 6192, Parsippany, NJ 07054-7192
 517693477 +Emergency Physicians Assoc. of South Jer, 1 Hamilton Health Place, Trenton, NJ 08690-3542
 517693478 +Exceptional Medical Transport, P.O. Box 19, West Berlin, NJ 08091-0019
 517693479 +Falck Northeast Group, P.O. Box 827299, Philadelphia, PA 19182-7299
 517693480 +Financial Recoveries, 200 East Park Drive, Suite 100, P.O. Box 1388, Mount Laurel, NJ 08054-7388
 517693481 +First Credit, P.O. Box 822112, Philadelphia, PA 19182-2112
 517693485 +Jefferson Capital System, P.O. Box 3475, Toledo, OH 43607-0475
 517693486 +Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
 517693488 +KML Law Group, Sentry Office Plaza, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 517693487 +Kennedy Hospital, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2054
 517693490 +LIG Recovery Management, 3245 Main Street, Frisco, TX 75034-4411
 517693489 +Legacy Treatment Service, 1289 Route 38 West, Suite 203, Hainesport, NJ 08036-2730
 517693491 +Lourdes Health, P.O. Box 822112, Philadelphia, PA 19182-2112
 517693492 +Mayo Clinic, P.O. Box 4004, Rochester, MN 55903-4004
 517693493 +Medical Radiology Group Pa, P.O. Box 11268, Lancaster, PA 17605-1268
 517693494 +Michael Harrison Attorney at Law, 3155 State 10, Suite 214, Denville, NJ 07834
 517693495 +N.J. Division of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08695-0245
 517693496 +Navy Exchange, 3280 Virginia Beach Boulevard, Virginia Beach, VA 23452-5799
 517693498 #Penn Credit Corp., 916 S 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
 517693499 +Plumsted Township EMS, P.O. Box 726, New Cumberland, PA 17070-0726
 517693501 +Princeton Health System, P.O. Box 789226, Philadelphia, PA 19178-9226
 517693502 +Proco, P.O. Box 2462, Aston, PA 19014-0462
 517693503 +Quality Asset Recovery, 7 Foster Avenue, Suite 101, Gibbsboro, NJ 08026-1191
 517693504 +Quest Diagnostics, P.O. Box 7308, Hollister, MO 65673-7308
 517693507 +Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
 517693508 #TBOM/Total Card, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
 517693509 +Trans Continental, 6900 College Boulevard, Suite 550, Leawood, KS 66211-1596
 517693512 +Virtua, P.O. Box 8485, Pompano Beach, FL 33075-8485

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2018 23:48:13 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 16 2018 23:48:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517693455 +EDI: AMEREXPR.COM Nov 17 2018 04:33:00 American Express, P.O. Box 981537, El Paso, TX 79998-1537
 517693463 +EDI: CAPITALONE.COM Nov 17 2018 04:33:00 Capital One, P.O. Box 30253, Salt Lake City, UT 84130-0253
 517693467 +EDI: CHASE.COM Nov 17 2018 04:33:00 Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
 517693473 +EDI: CCS.COM Nov 17 2018 04:33:00 Credit Collection Service, P.O. Box 607, Norwood, MA 02062-0607
 517693474 +EDI: DISCOVER.COM Nov 17 2018 04:33:00 Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850
 517693482 +EDI: PHINHARRIS Nov 17 2018 04:34:00 Harris & Harris LTD., 111 West Jackson Boulevard, Suite 400, Chicago, IL 60604-4135
 517693483 +EDI: IRS.COM Nov 17 2018 04:33:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 517693484 +EDI: JEFFERSONCAP.COM Nov 17 2018 04:33:00 Jefferson Capital System, 16 Mclelland Road, Saint Cloud, MN 56303

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 63

Date Rcvd: Nov 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517693500 EDI: PRA.COM Nov 17 2018 04:33:00 Portfolio Recovery Associates, 120 Corporate Boulevard,
Suite 100, Norfolk, VA 23502
517693505 +E-mail/Text: rwjebn@rwjbh.org Nov 16 2018 23:49:10 Robert Wood Johnson University Hospital,
One Robert Wood Johnson Place, New Brunswick, NJ 08901-1966
517693506 +EDI: DRIV.COM Nov 17 2018 04:33:00 Santander Consumer USA, P.O. Box 961245,
Fort Worth, TX 76161-0244
517693510 +E-mail/Text: bankruptcydepartment@tsico.com Nov 16 2018 23:49:00 Transworld Systems Inc,
507 Prudential Road, Horsham, PA 19044-2308
517693511 +EDI: VERIZONCOMB.COM Nov 17 2018 04:33:00 Verizon Wireless Bankruptcy Admin,
500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517693497 Optimum Outcome

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2018 at the address(es) listed below:

George E Veitengruber, III on behalf of Joint Debtor Susan Bowman-Sapp
Gveitengruberresq@gmail.com, knapolitano15@gmail.com
George E Veitengruber, III on behalf of Debtor Christian A. Sapp Gveitengruberresq@gmail.com,
knapolitano15@gmail.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, not individually
but solely as Trustee for BlueWater Investment Trust 2018-1 kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6